

FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

JULY 2016

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FDIC Honored With Two Awards for Training Excellence

By SALLY KEARNEY
Office of Communications

Two nationwide organizations recently recognized the FDIC for its learning and development programs.

The FDIC received a LearningElite award for the fifth consecutive year from Human Capital Media, a company that publishes *CLO Magazine* and supports the human resources industry. The LearningElite awards program is a peer-reviewed ranking and benchmarking program that honors organizations demonstrating outstanding workforce development strategies. The FDIC was ranked 28th among more than 70 top performers in 2016.

FDIC Chief Learning Officer and Director of Corporate University Suzannah Susser received the LearningElite award on behalf of the FDIC.

The FDIC was also included among *Training Magazine's* "2016 Training Top 125 Organizations" for the first time, with a 119th ranking.

As a recipient of these awards, the FDIC



CLO and CU Director Suzannah Susser receives the FDIC's fifth LearningElite award at a gala ceremony.

was in the company of many private industry leaders; only a few government agencies were recognized with either award.

According to CLO Susser, both awards reflect an agency-wide commitment to learning and development. "Corporate

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FDIC RECOGNITION

Honored, from page 1

University, in partnership with divisions and offices, delivers a wide array of programs

to help employees and managers continually learn and develop in their career paths,” Susser said. “Today’s work environment requires nothing less, and we are fortunate

that our dedication to learning and development starts at the top, with Chairman Gruenberg, and extends throughout our organization.” 🏢

Bring us Your Yams, Your Cereal, Your Peas, Eager to be Donated!

The Feds Feed Families Campaign runs until August 30.

Food banks across the nation are facing shortages of nonperishable items, just as the summer break leaves more children without access to school nutrition programs. Federal employees are stepping up to meet this challenge by gathering food for families in need this summer through

the 2015 Feds Feed Families campaign — a government-wide effort led by the United States Department of Agriculture (USDA) in partnership with the Chief Human Capital Officer Council (CHCO).

The summer of 2014 was record-breaking for the Feds Feed Families campaign.

Collectively, federal agencies donated nearly 15 million pounds of food and other non-perishable goods. FDIC has participated since 2010, and our employees have contributed more than 70,000 pounds to the campaign. 🏢



FDIC Feds Feed Families Campaign Gears up. Catherine Colón, an FDIC Feds Feed Families Champion at headquarters, displays sample food items, including two cans of yams (see accompanying story on page 3, “A Yam’s Tale”).

2016 FDIC FEDS FEED FAMILIES CAMPAIGN

A Yam's Tale

By LAJUAN WILLIAMS-YOUNG

Office of Communications

Illustrations by ERIKA ROSE

Graphic Design and Printing Unit,

Division of Administration

"Honey, did you grab a non-perishable food item for the Fed Feeds Families (FFF) campaign?" Karen's husband yells from the bedroom. Of course, she hasn't, despite several reminders from her spouse, the posters in the office, the global email she received, and the discussion she had with her colleagues before she left the office yesterday.

"There's plenty in the cabinet, so just grab a few items before you head to work," he says before she can respond, as if to spare her from having to admit that she had forgotten again.

"Thanks, sweetie, I'll grab something now. Have a good day," she says.

A Big Day Oh boy, (*hachoo*), today's the big day. It's my day to leave this dark corner of the pantry. I finally get to fulfill my destiny of joining my food friends to create a meal for a family. It's all I've ever wanted to do, and I'm about to get the chance.

Whoa ... that light is bright. Hey, watch it, that tickles. I wonder if this is how my friends felt when they were chosen from the pantry.

Wait, where is she putting me? Aw, it's another dark place. Well, at least I'm out of her cold hands. And, alas, I embark on an adventure. As I considered all the possibilities of recipes that people would enjoy, I could not help but envision all the smiles and happiness I could create for a family who might otherwise go without a meal. And, just as I dream about the possibilities, I get tossed in a bag.



see **Families**, page 4, column 1

2016 FDIC FEDS FEED FAMILIES CAMPAIGN

Families, from page 3

“Hey, watch it. Where did you get your driver’s license?” Karen snipes.

Karen seems quite tense. I wonder, what was going on out there? Ouch! This is more movement than I’m used to. We stop. Why did we stop? Are we there yet? Oh boy, I hear her coming for me. Oh boy, this is exciting.

“Good morning Pete!” Karen says.

“Good morning, Karen,” says the voice named Pete. “Did you bring in a food item for the FFF campaign?”

“I sure did,” she replies, as if she was solely responsible for remembering to pack her donation.

I’m on the move again and ready to join the party. Here I come! Wait, I’m confused. Is she going to drop me into a container? NOOOO... (a few seconds pass). That was a long drop. Ouch! I had a delayed reaction to that hard landing. I guess cans are hard headed (“can” humor).

Hello? Hello? I look around and don’t see anyone else. I guess my friends will catch up, I think to myself. I guess I’m the first one to the party. Well, I’ll use this time to brush up on my social skills.

(Clearing throat) Hi, my name is Yams. Did you know that *I* was chosen to be a part of the FFF campaign? What is FFF? Well, I’m glad you asked. Sitting in a cabinet for weeks, you overhear things. It was my chance to impress my fellow “side dishes.”



see **Families**, page 5, column 1

2016 FDIC FEDS FEED FAMILIES CAMPAIGN

Families, from page 4

What is Feds Feed Families? All the cans and boxes prepare to listen intently as I give the presentation. This is my chance to inform my new friends about the origin and importance of FFF. As I begin to speak I feel an enormous sense of pride, realizing this is a pivotal moment. This is the moment we are harvested for. Clearing my throat, shaking off the nervousness, I begin to speak.

The Feds Feeds Families is a national program designed to collect non-perishable foods by federal employees in the workplace. Federal employees are encouraged to take food items directly to a local food bank. Launched in 2009 as part of President Obama's United We Serve campaign, FFF helps local food banks stay stocked during summer months when they traditionally see a decrease in donations and an increase in need.

All federal agencies, including field components, are asked to participate in the campaign. The agencies share their collections with their local food banks to ensure that the FFF campaign stretches across America and is visible and active in every state. Last year, FFF collected 17.9 million pounds of food.

Millions of people in America go hungry every day. Hunger affects children, seniors, and those who live at or below the poverty line. The most vulnerable depend on community food banks to provide healthy meals. Local food banks depend on individual donations and campaigns, such as FFF, to provide support year round. These local food banks, which receive direct donations as well as donations through a network of partners, supply food to after-school programs, senior centers, churches, mobile food distribution centers, and delivery services for the sick and shut-in.

The national campaign for 2016 runs from June 1 to August 30. FDIC employees like Karen use a variety of strategies to spread the word about the campaign, including contests, costumes, email blasts, creative food displays, and even virtual collections.

The crowd goes wild as I wrap up my speech (imagine cheers and applause here). In this moment, I feel like the proud coach who rallies the team from the inevitable loss to the unbelievable victory. Excitement is in the air, and my side-item cohorts are excited to be involved in a program that supports local communities.

Over the next several weeks, everyone shares their dreams and favorite recipes. Time seems to fly by as we play games like, *The Breakfast Club*, and *Lunch at Tiffany's*, and *Guess What's For Dinner*. It is great sharing our hopes and dreams, but the campaign comes to an end, and we are packed up and shipped off to the local food bank.

Arrival at a Food Bank Wow! Look at this place. There is so much space, food, and human activity. There are people everywhere. The next thing I hear is a loud rip. Oh no, everyone brace yourself for impact! Quick, everyone grab a buddy. Tuck, but try not to roll (more "can" humor).

"Jill, my box just ripped. Can you help me, please," Karen asks the food bank employee. "I have several more boxes of food in my truck collected from the Federal Deposit Insurance Corporation's FFF campaign," Karen says.

"That's great," the food bank volunteer proclaims. "Let me get



see Families, page 6, column 1

2016 FDIC FEDS FEED FAMILIES CAMPAIGN

Families, from page 5

someone to help unload those boxes.”

Ouch! How will I find my new friends? After a quick head count, I realize we are missing someone. “Over here. I’m under the table,” String Beans whimpers. Don’t panic. “No Can Left Behind,” I say (even more “can” humor).

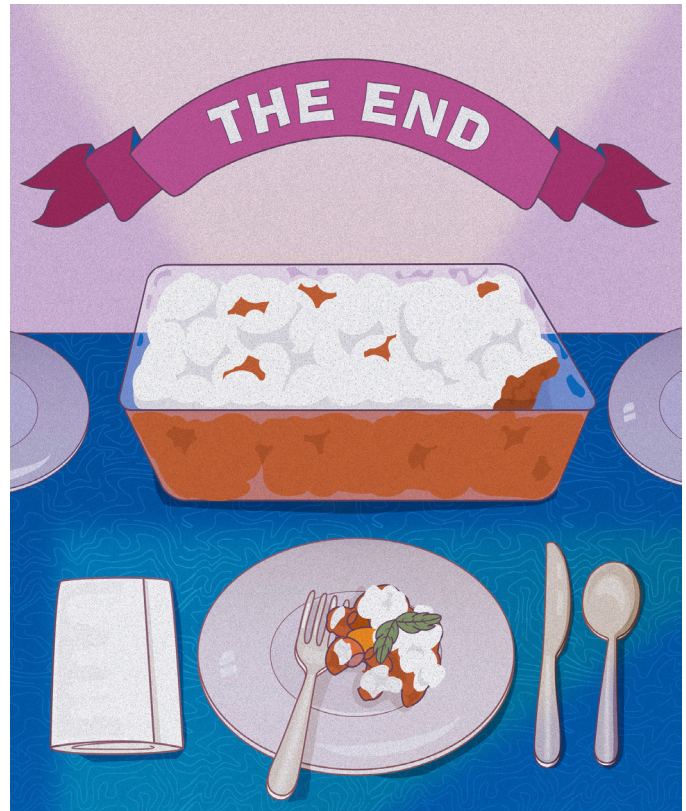
The warehouse/distribution center is buzzing with volunteers who are sorting food and bagging items that will be distributed to families in need. It’s all starting to make sense to me now. I thought *I* was the lucky one, but each day millions of food items like me are donated to food banks like this one and, ultimately, go to families in need. I feel honored to be a part of such a well-orchestrated effort ... providing meals to families in need.

Now I’m headed to a bin with other potatoes and veggies ... yip-pee! While I wait to be plucked from the bin, I watch the volunteers assemble and label bags of groceries that were boxed for different locations. The bags will be sent to churches, recreations centers, senior citizens’ homes, and local schools. I am anxious for my turn to be loaded into a plastic bag with new friends. The journey from Karen’s pantry to the food bank was more exciting than I could have ever imagined.

At last, I am close to fulfilling my purpose, which is to provide someone with a nutritious meal that will give them the energy to play, learn, and create friendships that will last forever. In my short travels I, too, have accomplished those same things ... played, learned, and created friendships.

Finally, it’s my turn. The hand coming toward me looks enormous, but once he has me in his grip I feel secure and excited to be on my way to my final destination ... the kitchen of a family who will enjoy a nutritious meal.

When it is my turn to go into the bag, I take one last look at the shelves, the bins, the volunteers, the trucks and drivers, and think how lucky I am to be a part of the Feds Feed Families program. I also think about the volunteers happily serving their communities, and how lucky the food recipients are to receive a bag that is packed with food and love to nourish their bodies and souls. 🏠



Raising Security Awareness Throughout the FDIC

A new program will provide training and information on how to respond during an active shooter event.

By GERRADI HENDERSON

Active Shooter Program Manager, and

DR. AIDA PEREZ

Assistant Director, DOA/SEPS

Our nation's federal agencies are entrusted with providing safe and secure environments for our government's most essential functions and assets. It is of critical importance to safeguard our personnel, our buildings, and the members of the public who visit our facilities on any given day.

The FDIC and other agencies must plan for emergencies of all kinds, from natural threats such as fires, tornadoes, floods, hurricanes, earthquakes, and pandemics of infectious diseases, to security-related threats. Security challenges include violence in the workplace, hostage situations, and, in recent times, active shooters.

News reports across the United States over the past few years have emphasized the increase in active shooter events. Such incidents highlight the need to reduce the risk of active shooter events while improving preparedness and strengthening efforts to prevent future occurrences.

Safeguarding Against Active Shooter Incidents

News reports across the United States over the past few years have emphasized the increase in active shooter events. Such incidents highlight the need to reduce the risk of active shooter events while improving preparedness and strengthening efforts to prevent future occurrences.

An active shooter event is defined by

government agencies, including the Federal Bureau of Investigation (FBI) and the Department of Homeland Security (DHS), as "an individual actively engaged in killing or attempting to kill people in a confined and populated area." Federal, state, and local government agencies, as well as private-sector businesses, have implemented active shooter programs to create awareness across their organizations as to what steps to take in the event of an active shooter situation.

The FDIC's Active Shooter Awareness Program

At the FDIC, the Security and Emergency Preparedness Section (SEPS) of the Division of Administration (DOA) has developed an Active Shooter Awareness Program to provide employees and contractors with information about what they should do in the event of an active shooter. The program's framework has been developed with input from key stakeholders across the agency and includes three cornerstones: FDIC Active Shooter Occupant Awareness plans; upcoming online awareness training; and outreach to offices across the agency.

The FDIC Active Shooter Occupant Awareness plans provide employees with the appropriate response activities in the event of an active shooter. The plans were developed using a template that allowed regional offices to tailor plans to their specific locations.

The plans comply with all recent occupant emergency guidance provided by the DHS Interagency Security Committee, the Office of Personnel Management, the Federal Emergency Management Agency, the DHS Federal Protective Services, and Occupational Safety and Health Administration. Should an active shooter event occur,

emergency protocols will be activated, as in other cases such as fires alarms, fire drills, or shelter-in-place events.

Informing Employees about the Active Shooter Occupant Awareness Plans

The plans and information about the plans can be accessed on the DOA/SEPS page of the FDIC Intranet under "FDIC HQ Active Shooter," "FDIC Regional and Area Offices Active Shooter Plans," and "Additional Active Shooter Resources." SEPS will also conduct awareness briefings at New Employee Orientations, Regional/

In addition, SEPS will conduct training classes instructing employees in the appropriate procedures to follow during an active shooter incident.

Area Office staff meetings, and DOA/SEPS outreach activities.

In addition, SEPS will conduct training classes instructing employees in the appropriate procedures to follow during an active shooter incident. Similarly, SEPS will coordinate with Corporate University to develop an online SEPS training/familiarization security course available to all employees. The course will include security information and various emergency actions such as evacuations and shelter-in-place as well as those for active shooter incidents.

For further information, employees and staff members may contact Aida Perez, Assistant Director, SEPS, and/or Gerradi Henderson, Program Manager, FDIC Active Shooter Program. ■

TRANSITION

Travel back in time 30 years to the advent of the savings and loan crisis in America. There was no Internet. No cell phones to speak of. Communicating by smart phone was far into the future.

The country had not seen a potential crisis of this magnitude for many decades. Soon the S&L malefactors were front-page news: think Charles Keating of Lincoln Savings and Loan. Increasingly, anxiety centered on what the crisis meant, how deep and broad it might become, and how much money would have to be spent to resolve it. Reporters were chasing the story; Congress was looking at options; and the public was equally outraged and fascinated.

Steve Katsanos remembers this time well because he lived it. Katsanos, who retired from the FDIC on June 30, had a front-row seat to the escalating crisis as a journalist in the early 1980s. It was not hard to spot the incipient signs of an oncoming disaster. “Penn Square Bank failed in 1982, and Continental Illinois nearly failed, requiring FDIC assistance in 1984,” he said. “Savings banks were failing, and then their state insurance funds went bust. Soon the oil patch crisis in Texas and the farm crisis in the Midwest and Plains states also began to emerge.”

From Reporter to Spokesman

Katsanos came well prepared to investigate the varying crises and their causes. A *Wall Street Journal* reporter-in-training while still in college, he had stayed on with the *Journal* in New York after he graduated. Subsequently leaving New York for Washington, D.C., he worked as an environmental reporter for the *Bureau of National Affairs (BNA)*, a news organization that has since merged with *Bloomberg News* to form *Bloomberg BNA*. While at *BNA*, he investigated several environmental hot spots, including the infamous Love Canal in New York State. A stint with the Environmental Protection Agency followed, giving Katsanos a chance to pursue issues he cared about deeply. He went on to work for a private-sector organization in Annapolis, Maryland, that was dedicated to protecting the Chesapeake Bay. An Annapolis-area resident, Katsanos relished the chance to work on matters that were close to home. “It was by far one of my best jobs,” he said.

When Katsanos returned to *BNA*, this time to cover financial organizations, he frequently attended FDIC Board meetings. “At first, the FDIC was not really on anyone’s

radar screen,” he said. Bill Isaac, who served as a Board member before being nominated by President Reagan as FDIC Chairman in 1981, was, according to Katsanos, a “young, very energetic Chairman.”

Soon, however, the FDIC was obscure no longer. Katsanos was suddenly sought after for his reporting knowledge and communication skills. He joined the FDIC in 1985 during the transition period between the end of Chairman Isaac’s term and the beginning of incoming Chairman Bill Seidman’s term. As Katsanos got to know Seidman, a mutual respect developed, and soon Katsanos was not only serving as a key FDIC press spokesperson but also writing speeches and other materials for the irrepressible, gravel-voiced Seidman. Katsanos traveled regularly to the sites of failed banks to meet with reporters, orchestrating the first behind-the-scenes specials on the FDIC’s expert handling of bank failures by *60 Minutes*,

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CNN’s Moneyline, the McNeil/Lehrer News Hour and other media organizations. Making the best of the available technology, he often spent long nights faxing press releases to newspapers and other interested parties. “Some organizations did not even have fax machines, and so I would call and read the press release over the phone,” he said. Not content to settle for using the FDIC’s IBM selectric typewriters, however, Katsanos bought his own personal computer and later became the first person on the sixth floor of the 550 Building to obtain an FDIC PC.

Delivering Data

Another need for change that caught his eye had to do with the FDIC’s bank data. Different parts of the agency produced data and statistics based on different premises and purposes. Katsanos saw a need to centralize data and statistics into a single source. “The FDIC’s role as deposit insurer placed it in a unique position to serve as an official source for these statistics,” he said.

Centralizing the data made it possible to



Whether on his jet ski, shown here, a sailboat, or his beloved *Carolina Classic*, Steve Katsanos is at home on the water and plans to spend even more time boating and fishing in his new life.

conceive of a landmark FDIC product: the *Quarterly Banking Profile*. “I pitched the concept to Bill Seidman, and he agreed that this would be a worthwhile endeavor, so then I sold it to Roger Watson (then-Deputy Director of the former Division of Research and Statistics) and DRS Director Stan Silverberg, promising them DRS would become the caretaker of the industry’s statistics. Senior Banking Analysts Ross Waldrop and John Quinn, assisted by former Deputy to the Chairman David Cooke, worked to create the first QBP in 1987,” Katsanos

Katsanos saw a need to centralize data and statistics into a single source. “The FDIC’s role as deposit insurer placed it in a unique position to serve as an official source for these statistics,” he said.

said. “It was a case of ‘if you build it, they will come,’ because reporters turned out in droves to hear about the latest statistics. The numbers became the news, and the QBP briefing became the event to attend. With this regular, quarterly podium, Bill Seidman

see Katsanos, page 9, column 1

Katsanos, from page 8

became something of a rock star in financial circles, a role that he welcomed and carried out brilliantly.”

Ross Waldrop commended Katsanos’s contributions. “Steve recognized the vacuum that existed for timely, comprehensive public information on the condition of the banking industry,” Waldrop said. “He understood that reporters were looking for an authoritative information source, and that the press was the most effective vehicle for informing the public and dispelling popular confusion and misinformation. His expertise and guidance were essential in making the QBP a ‘reporter-friendly’ publication.”

Telling the RTC Story

With the FDIC in the spotlight, another transition was occurring. The Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) was making its way through Congress. Katsanos became the lead communications person for a group that was just forming within the FDIC and that would later become the genesis of the Resolution Trust Corporation (RTC). He engaged staff from the defunct Federal Savings and Loan Insurance Corporation and the Federal Home Loan Bank Board. “We sent the staff to failed sites all over the country,” he said. When FIRREA was enacted and the RTC was launched in 1989, Katsanos became head of the new agency’s Office of Corporate Communications.

From the outset, the RTC was a focal point for the press, the public, and Congress. Intense and impassioned debates arose about how to resolve the skyrocketing number of failed S&Ls; how to dispose of the institutions’ assets during a down cycle in the market; and how much funding the RTC should receive from taxpayers to carry out its mission. “We had a good story to tell, but the challenge was getting the message out with all the contentious public discussions that were grabbing everyone’s attention,” he said. Katsanos hired a staff for the communications office, formulated a strategy, and entered the fray. “The days were hectic to say the least, and we were busy with our proactive agenda while responding to the many things that came up on a daily basis,” he said.

The RTC experimented with various methods, discarding some and keeping others. “The RTC was very innovative,” Katsa-

nos said. “There was a tremendous esprit de corps, and people were very invested in getting the job done as cost-effectively as possible, so they were open to new ideas. The RTC was a case study in how government can manage a very large project and dismantle itself once the mission is achieved.”

The RTC did achieve its mission, and one year ahead of schedule. Seidman, who had harbored his share of misgivings about the prospects of success but who nevertheless became the first head of the agency, now offered praise. “Bill ultimately acknowledged that the RTC had done a good job,” Katsanos said.

Dave Cooke, who served as the RTC’s Executive Director, recalled working closely with Katsanos.

“We were in an extremely intense situation with the media, and Steve dealt with reporters very well,” Cooke said. “He was really good under a tremendous amount of pressure.”

Dave Cooke, who served as the RTC’s Executive Director, recalled working closely with Katsanos. “We were in an extremely intense situation with the media, and Steve dealt with reporters very well,” Cooke said. “He was really good under a tremendous amount of pressure. Steve was also a very reliable source of information. He often became aware of issues before I did and was very helpful in keeping me informed and advising me on how to deal with various situations. I could count on Steve to keep a level head and not exaggerate. I felt very comfortable with Steve, and he was very helpful to me during those challenging times.”

A New Role

After the RTC’s sunset on December 31, 1995, Katsanos returned to the FDIC and a new role as Special Assistant in the Division of Administration (DOA) providing advice and expertise on communications to the division and many senior leaders throughout the FDIC. “Steve has been an invaluable and trusted advisor to me on a wide variety of important matters,” said DOA Director Arleas Upton Kea. “His historical perspective on RTC and FDIC events and people dating back many years was always enlightening, relevant, and helpful in plac-

ing current matters into proper perspective. Steve’s writing style and knack for finding just the right words were among the very best. I will greatly miss Steve’s loyalty, wise counsel, and friendship. I wish him all the best in retirement.”

Paul Sherman, former DOA Deputy Director for Strategic Planning and Regional Coordination, now retired, recalled their work together. “I first met Steve when he was handling high-profile corporate communications for the RTC,” Sherman said. “Later, I had the opportunity to work more closely with him on a broad array of communications matters for the Division of Administration and the FDIC. Many people may not know that, behind the scenes, Steve prepared talking points and suggested remarks for executive officials across the agency, often with little lead time or context. The FDIC will no doubt miss Steve’s important contributions.”

Looking back on a career that encompassed both periods of calm and the turbulence of wrenching historic financial crises, Katsanos marveled at the extent of change he has experienced, whether it was moving from typewriters and fax machines to the Internet or moving from the reporter’s beat to the spotlight of the savings and loan crisis. “It’s been a great adventure,” he said. “I’ve had the opportunity to work with some outstanding public servants and effective politicians, Democrat and Republican, during a fascinating period for both the environmental movement and the financial system. There were interesting stories, even on the slow days.”

The Next Adventure

As for life after the FDIC, count on Katsanos spending much of his time on the water. An avid sailor and owner of a *Carolina Classic* sportfisherman and also a pontoon boat, he looks forward to early mornings offshore skirting the Gulf Stream or on the Chesapeake with his two standard poodles, Jake and Freckles. An addicted sport fisherman, Katsanos is also contemplating rejoining a big-game fishing team for a tournament circuit starting off Florida’s Gulf Coast at some point in the future. To ensure more fishing and boating, he is also selling his Annapolis home to move to Maryland’s Eastern Shore. Other plans include a long-postponed trip to Alaska. Unquestionably, adventure beckons as Katsanos begins the next exciting chapter of his life. ♠

IN MEMORIAM

In remembrance of FDIC colleagues we have lost this year.



Margaret E. “Maggie” Bloom
*Former Information Management
Specialist,
DOA, Headquarters*

Margaret E. “Maggie” Bloom died on March 27, 2016, Easter Sunday, at the Adler Hospice Center in Aldie, Virginia.

For many years, Bloom served as an indispensable member of the FDIC’s Public Information Center (PIC) team in the Division of Administration (DOA) at headquarters. She fielded all manner of inquiries, internal and external, about the FDIC, whether recent, historical, or anywhere in between. She also managed the documents stored by the PIC for public access, making sure each was accurately categorized, filed, and retrievable. Among her colleagues, she was frequently sought after as a rich source of information and anecdotes about the FDIC’s history—and just as often for a good chat. A close friend, Librarian Barbara Davis, described her as “one of a kind. She knew a lot of folks throughout the Corporation, from executives to the cleaning crew. She talked to everyone.”

Bloom made an indelible imprint on those with whom she worked, according to PIC Chief Art McQuade. “Maggie was a valued member of the PIC team and is deeply missed, leaving behind only fond memories,” he said. “No words can adequately express my sadness at Maggie’s death or my gratitude for the opportunity to have worked with her. Her dedication and commitment to excellence were integral to our success at the PIC. What I miss most was Maggie’s charming irreverence. She was proud to be both a sinner and a saint.”

For many, such as Teresa Neville, As-

sistant Director of the Library and Public Information Section, DOA, Bloom’s distinctive personality and unfailing professionalism were memorable traits. “I had the pleasure of knowing and working with Maggie at FDIC for the past 20 years,” Neville said. “She was the Public Information Center’s resident maven on a variety of subjects. If you needed to know whom to call for a document or an answer to your question, she was the go-to person who knew where the information was hidden. On a personal level, Maggie advised all of us on the best bakery to order the perfect 50th wedding anniversary cake, the most interesting places to travel, and how to design and complete renovation projects of all sizes—and her judgment was impeccable. My enduring memory of Maggie is of her unflagging zest for life.”

Others remembered Bloom as a loyal and dedicated friend. “Maggie was a loving person who would give you the shirt off her back, literally!” said DOA Program Specialist Lisa Park. “One day I told her I loved her shirt, and the next day it was on my desk. Twenty-five years ago she was my co-worker, and she became a great friend outside of work who gave wise advice.”

That spirit of vitality was also prized by Caryl Austrian, former FDIC Deputy Director for Communications, who recalled getting to know Bloom over the years. “Maggie came into my life in 1975, when I arrived in D.C. to work for the Office of the Comptroller of the Currency [OCC], and there she was,” Austrian said. “In 1987, after I had left the OCC and a couple of other jobs, I arrived at the FDIC, and there she was again! We both worked for Director Alan Whitney in the former Office of Corporate Communications [now the Office of Communications], and she and I enjoyed reminiscing about ‘the old days’ at the OCC in the 1970s. It wasn’t until I retired in 1995 that I really got to know Maggie as more than a colleague. She periodically organized a lunch with Toni Barry, who had

also worked with us in communications, and me, usually at Clyde’s restaurant in Chevy Chase, Maryland. We would catch up on old times and new. Maggie was always upbeat, and we laughed a lot at those lunches as she entertained us with stories of her escapades. She was probably the only person I’ve ever met who could pick up the check without making you feel bad or guilty about it. She was like our Mother Hen, even though she was at least a decade younger, and we loved her for it. Somehow, she conveyed to us the feeling that everything would be all right no matter what life threw at us.”

Others remembered Bloom as a loyal and dedicated friend. “Maggie was a loving person who would give you the shirt off her back, literally!” said DOA Program Specialist Lisa Park. “One day I told her I loved her shirt, and the next day it was on my desk. Twenty-five years ago she was my co-worker, and she became a great friend outside of work who gave wise advice.”

Barbara Davis recalled a time when Bloom’s devotion was essential. “Maggie was always there for her friends—she was certainly there for me after I had a femur fracture and two surgeries in December 2011,” Davis said. “I was using a walker at the time. Maggie regularly drove me from my home in Chantilly, Virginia, to my doctor’s appointments at George Washington University Hospital. I simply would not have recovered without her help.”

Determined to carry on Bloom’s optimism, McQuade said, “We will honor Maggie’s memory by dedicating ourselves to continuing the work she loved so much, and we will remember her with a smile on our faces.”

Margaret E. “Maggie” Bloom was born in Washington, D.C., and was a lifelong and proud Washingtonian. She earned a bachelor’s degree from George Mason University.

Before joining the FDIC, Bloom served with the OCC. Her husband, Robert Bloom, now deceased, served as General Counsel at the OCC and for a time was also Acting Comptroller of the Currency. Bloom retired from the FDIC in 2015 after more than 30 years with the Corporation.

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Outside of work, Bloom enjoyed gardening, traveling, decorating, and spending time with family and friends.

She is survived by daughters Michelle Ponsart and Holly Bloom; grandchildren Elisabeth Ponsart and Charles “Chip” Ponsart; four sisters; two brothers; and many other family members and friends.

Some of the information contained above was taken from an obituary that appeared in the Washington Post.

Gary D. Davis

Former Case Manager

Memphis Area Office, RMS

Gary D. Davis died on April 29, 2016, in Germantown, Tennessee. He was 66.

Davis joined the FDIC in 1976 in Memphis, Tennessee, as a bank examiner trainee. He soon moved to the Knoxville Field Office and earned his commission in 1980. A promotion took him to the Elizabethtown, Kentucky, Field Office, for a short time, after which he moved to the Memphis Area Office as a Case Manager. He served in that position until he retired in 2015 after 39 years of service.

Davis made numerous contributions throughout his career. He participated in the investigative team that exposed the Butcher Bank fraud scheme. He also worked through the many challenges of supervising and liquidating FDIC-insured banks during the turmoil of the savings and loan crisis of the late 1980s, and the 2008 financial crisis.

Davis made numerous contributions throughout his career. He participated in the investigative team that exposed the Butcher Bank fraud scheme. He also worked through the many challenges of supervising and liquidating FDIC-insured banks during the turmoil of the savings and loan crisis of the late 1980s, and the 2008 financial crisis. Davis also served as an appraisal subject matter expert for the Dallas Region, delivering training sessions for examiners and bankers as well

as drafting scripts for instructional videos. Davis devoted much of his time to training FDIC employees, both in his region and as an instructor with the FDIC training center.

Davis also completed many special assignments, such as monitoring Mississippi financial institutions affected by Hurricane Katrina and serving several details as Acting Assistant Regional Director. He was a recipient of the 2013 Chairman’s Excellence Award—Team; the Regional Risk Committee Team Award; and the 2011 RMS-Dallas Region Employee of the Year Award.

Known as a dedicated examiner who loved his job and the FDIC community, Davis had many friends, according to Mark Taylor, Assistant Regional Director in Dallas. “Gary was just a great friend and colleague,” Taylor said. “The FDIC was like family to him.”

Davis was a talented photographer who took many photography trips throughout the American West. He was also an excellent carpenter and renovator who thrived on remodeling projects. “Whenever anyone needed help, Gary would be the first to offer,” said Chris Hubbard, Supervisory Examiner, Memphis. “He spent a lot of time working on his home and helping others remodel theirs.”

Other hobbies included old cars and Western movies.

Davis is survived by his “Aunt Doe,” Gloria Sims of Hilton, Virginia, and many cousins. He is also survived by scores of friends and colleagues, who remember him fondly.

Much of the information above was taken from an obituary published by the Carter-Trent Scott County Funeral Homes website.

Kathleen Mary Duffy

Chief

Administrative Management Services

DCP, Headquarters

Kathleen Mary Duffy, 50, of Leesburg, Virginia, died on January 18, 2016.

Duffy was born on July 24, 1965, in Arlington, Virginia. Her early life was spent overseas with her Foreign Service parents in such varied countries as the Belgian Congo, Bangladesh, Belgium, Swaziland, Guinea, and Luxembourg. She graduated from W&L High School in Arlington, Vir-

ginia, and went on to graduate from Old Dominion University with a degree in political science. She travelled extensively both during and after college, visiting her parents in Kenya, Swaziland, and Burkina Faso.

In 1987, Duffy began serving as a staff assistant for the House Banking Committee, Subcommittee on Financial Institutions, where she worked for then-Chairman Fernand St Germain (D-Rhode Island) and Chairman Henry B. Gonzalez (D-Texas). During her time on Capitol Hill, she played an important role in the formulation of banking legislation, including the preparation for joint House-Senate conferences. She also played a direct role in two dozen congressional hearings investigating the savings and loan debacle.

In 2000, Duffy married

John C. Holcomb in Belize.

The couple shared a love of travel, visiting wineries in California and Virginia; skiing in Tahoe, Nevada; ziplining and whitewater rafting in the jungles of Costa Rica; and enjoying the majestic beauty of Ireland. The Outer Banks, where they courted, was without a doubt their favorite destination. Duffy loved nature, particularly her backyard wild birds.

Duffy subsequently went to work as a program assistant for the Resolution Trust Corporation (RTC). When the RTC completed its mission at the end of 1995, Duffy joined the FDIC’s former Division of Compliance and Consumer Affairs. Thereafter she continued in various capacities and served in progressively more senior positions related to budgeting, staffing, human resource management, and corporate strategic planning with the former Division of Supervision and Consumer Protection; the Division of Risk Management Supervision; and finally, the Division of Depositor and Consumer Protection, where she most recently was Chief of Administrative Management Services. She received many honors and recognitions throughout her career.

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Gary Bowser, a close friend and colleague, recalled how they met and how their careers proceeded on parallel tracks. "I met Kathy when we were both working for the House Banking Committee," said Bowser, who retired from the FDIC in 2013. "She began as my secretary. When I moved to the RTC, Kathy followed me. She quickly proved to be enormously competent and talented and advanced steadily until she became a very well-respected section chief. Hers was a wonderful career story."

But it was their friendship that Bowser treasured most. "From the beginning to the end, Kathy was special in my life," Bowser said. "When I got married, she was one of the few people we invited to the reception. When our son was born, she planted a tree in our yard. She came out late at night to watch me play hockey, and while dating John she brought him to see my son play. Kathy and I watched each other's backs. At tense moments in the office, she knew exactly what to say to crack me up. She was incredible."

Phil Mento, Associate Director, Strategic Planning, RMS, was impressed with Duffy's composure. "Kathy always had a certain peace and serenity about her," Mento recalled. "She had the responsibility to track and remember every detail of the staffing history of more than 3,000 employees, which could be a complex, almost exasperating experience. In Kathy's hands, the process became this reliable, and almost tranquil, monthly routine. How I wish I could be more like her."

In 2000, Duffy married John C. Holcomb in Belize. The couple shared a love of travel, visiting wineries in California and Virginia; skiing in Tahoe, Nevada; ziplining and whitewater rafting in the jungles of Costa Rica; and enjoying the majestic beauty of Ireland. The Outer Banks, where they courted, was without a doubt their favorite destination. Duffy loved nature, particularly her backyard wild birds.

Christine Rivera, Chief, Examination Support and Risk Analysis Section, Office of Complex Financial Institutions (OCFI), described her close friendship with Duffy. "Kathy was the best friend I have ever had and really a sister to me," Rivera said. "She was the most devoted

and trustworthy person I have ever known. Kathy was no doubt hard-working, but she also loved her life and had an adventurous spirit. She loved to travel, and enjoyed the outdoors tremendously. Camping, hiking, whitewater rafting, kayaking: she loved all of it. And I have many years of wonderful memories enjoying all of this with her and her husband John."

Margaret Myers, RMS Territory Supervisor for Raleigh, North Carolina, fondly recalled her friendship with Duffy. "Kathy was a beautiful person, inside and out. She was a very dedicated and dependable employee, willing to do whatever it took whenever needed. She had a kind and friendly demeanor that put others at ease. She was a very good friend, generous and caring, often putting others before herself. I will miss her very much."

Duffy is survived by her beloved husband of 16 years, John C. Holcomb; parents Patrick and Carol McGuire Duffy; sister Colleen; brother Patrick; sister-in-law Michaela; nephews Justin, Ryan, and Patrick; niece Julie; and many friends and colleagues.

Franklin Gray, III

*Assistant Regional Director
Atlanta Regional Office, RMS*

Franklin Gray, III, who as an Assistant Regional Director (ARD) in the Atlanta Region held a key responsibility for bank supervision during the financial crisis, died on March 30, 2016, in Atlanta, Georgia. He was 49.

When Gray assumed the position of ARD in May 2010, he directed bank supervision in parts of Georgia where problem banks and failing institutions numbered among the highest in the nation. Gray was admired by his colleagues for a clear and calm professionalism and for exceptional technical expertise drawn from a career dedicated to supervising banks. Gray's management style contributed significantly to the Atlanta Regional Office's response to the challenging Georgia banking environment and helped ensure the public's confidence in the banking system at a time of extreme pressure.

On occasion during the crisis, Gray served as Acting Deputy Regional Director for the region.

Franklin Gray, III, was born on May 13, 1966, in Fall River, Massachusetts.

Gray joined the FDIC as a bank examiner trainee in 1989 in the Concord, New Hampshire, Field Office. He received his commission in June 1992 and moved to the Holyoke, Massachusetts, Field Office in July 1992. He remained in Holyoke for six years before returning to Concord, where he was promoted to Senior Examiner.

When Gray assumed the position of ARD in May 2010, he directed bank supervision in parts of Georgia where problem banks and failing institutions numbered among the highest in the nation.

Leaving Concord for Washington, D.C., in July 2000, Gray first served as a Review Examiner and subsequently Senior Review Examiner in the RMS Operations Branch. In both capacities, he oversaw complex enforcement actions, applications, and other supervisory matters. Gray capped his Washington, D.C., service with a promotion to Chief of RMS Risk Management and Applications before moving to Atlanta.

Throughout his career, Gray made training and development of examiners a priority and willingly served as a coach, mentor, and friend to his colleagues. He was also the recipient of numerous awards and honors.

Gray enjoyed digging clams, cooking for the ones he loved, listening to the music of Lyle Lovett, and photography.

Gray is survived by his wife, Courtney; son William (age two) and a son expected in September; mother Elaine Gray; brother Lewis Gray; sister Susan Gray Dahl; niece Annaliesa Dahl; and nephews Douglas, Nicolaus, and T.J. Dahl.

Lauren Nicole Johnson

*Compliance Examiner
Milwaukee, Wisconsin, Field Office
DCP*

Lauren Nicole Johnson died on January 11, 2016.

Johnson was born on April 13, 1983, in Milwaukee, Wisconsin. She attended Dominican High School in Whitefish Bay, Wisconsin, and graduated from Marquette

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University in Milwaukee, Wisconsin, with a bachelor of science degree in business administration. She also earned an MBA in finance from Concordia University Wisconsin, in Mequon, graduating *magna cum laude*. She earned the designation of Certified Regulatory Compliance Manager by The Institute of Certified Bankers.

Johnson served with the Treasury Department, the Office of the Comptroller of the Currency, and the Consumer Financial Protection Bureau before joining the FDIC in November 2012 as a mid-career examiner. She was a compliance examiner in the Eau Claire, Wisconsin, Field Office.

Scott Alexander, Field Supervisor of the Eau Claire Field Office, paid tribute to Johnson's contributions and person-

"Lauren's dedication, passion, and commitment to positively influencing smart financial behaviors and habits were impressive. She had a special impact on the girls she mentored, and I have no doubt that she contributed to life-changing outcomes for these participants. Her influence will endure!"

—Brenda Campbell

President and CEO

Make a Difference-Wisconsin

al integrity. "We were all saddened by the tragic death of our co-worker and friend Lauren Johnson. She was a bright and accomplished young woman, both professionally and in her personal life. I learned a great deal about Lauren in the few months before her death as she dealt with her mother's sudden illness and passing. Her strength, faith, and compassion for others were an inspiration. I had the opportunity to attend a meeting that Lauren led as Examiner-in-Charge at a bank on the Friday before her death, and that is the memory I will keep of her forever."

Assistant Regional Director Susan Pinette of the San Francisco Regional Office reflected on her relationship with Johnson. "I got to know Lauren through the Mentoring Program as her mentor," Pinette said. "She was inquisitive, highly engaged, and

smart as a whip. Both integrity and empathy were extremely important to her in doing her job and interacting with co-workers and bankers alike. It was an honor to know her and talk with her often about the challenges and rewards of life and work. I am both sad and angry that she was taken from her family and from us."

Colleague Stephanie Gazzano-Martinez, a compliance examiner in Milwaukee, recalled serving with Johnson. "Lauren accomplished a lot in her young years," she said.

Community Affairs Specialist Carol Maria remembered Johnson as "very bright and capable of communicating in difficult situations."

Cathy Burgmeier, Senior Compliance Examiner in Milwaukee, shared fond memories of her colleague. "I was Lauren's coach when she began working at the FDIC," Burgmeier said. "Lauren had so much potential, and I thought she would go far in the FDIC. We both worked with personal trainers, so we often talked about fitness and joked about whose trainer was hotter. Lauren got into kale—starting with kale chips, and then on to kale salads, and even kale shakes. Lauren was in great physical shape, maintained an upbeat positive attitude, was a hard worker, and had a humorous side. She was such an important part of the Milwaukee staff and is very deeply missed."

Johnson belonged to numerous organizations, including The Institute of Certified Bankers, the National Association of Black MBAs, the Coalition of African American Regulatory Employees, and Fuel Milwaukee. She served as a mentor and coach with the nationwide PEARLS for Teen Girls Program, offered locally through Make a Difference-Wisconsin.

Brenda Campbell, President and CEO of Make a Difference-Wisconsin, recalled Johnson's dedication to helping others. "Lauren was a volunteer at Make a Difference-Wisconsin for more than four years," Campbell said. "She first volunteered to present our Money Sense Program to high school classes and later also became a volunteer coach in our Money Coach program and our PEARLS for Teen Girls Program. Lauren's dedication, passion, and commitment to positively influencing smart financial behaviors and habits were impressive. She had a special impact on the girls she

mentored, and I have no doubt that she contributed to life-changing outcomes for these participants. Her influence will endure! In Lauren's memory, we are establishing the 'Lauren Johnson Smart Saver Award' to be given to one PEARLS girl each spring."

In her leisure time, Johnson enjoyed exercising, reading, and spending time with her family and friends. She also frequently traveled in the U.S. and internationally.

Johnson is survived by her father, Marcus T. Johnson (spouse Jan); brother Marcus T. Johnson, II; sister Erica Coleman; nephews Allen C. Johnson, Corey T. Johnson, and Jeremiah I. Johnson; niece Mya N. Johnson; and many other family members and friends.

Leonard Lapidus

Former Economist

Leonard Lapidus, 86, an economist who specialized in bank regulation and supervision, died February 13, 2016, at his home in Chevy Chase, Maryland.

Lapidus graduated from City College of New York and earned a Ph.D. at New York University. He also served for a year in Korea as a sergeant in the U.S. Army.

Lapidus served with the Federal Reserve Bank of New York, the New York State Banking Department, the FDIC, the National Credit Union Administration, and the U.S. Treasury. He was also President of the Depositors Insurance Fund, a private fund insuring deposits of savings banks in Massachusetts from 1981 to 1994.

Much of the information above was taken from an obituary that appeared in the Washington Post on February 17.

Gary Allen Kuiper

Counsel

Legal Division, Headquarters

Gary Allen Kuiper, Counsel in the Legal Division's Assessments and Legislation Unit at headquarters, died on June 14, 2016, at age 65, while vacationing in North Carolina.

Kuiper was born on April 3, 1951, in Denver, Colorado. He volunteered for the U.S. Army and served in the infantry for three years, mostly in Germany.

Kuiper's military service was in accor-

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dance with family tradition. His father had served in the U.S. Army during World War II; two brothers served in the U.S. Air Force and U.S. Coast Guard; one son served in the U.S. Marine Corps, and one son is still serving with the U.S. Marine Corps.

After his military service, Kuiper earned a bachelor's degree from Calvin College and a J.D. from Georgetown University Law Center. While in school, Kuiper worked at a halfway house for people recently released from prison.

After graduating from law school, Kuiper served as a law clerk for U.S. District Judge Wendell Miles and Magistrate Judge Hugh W. Brenneman in Grand Rapids, Michigan. He subsequently became an assistant to Special Master Vincent Nathan in Houston, Texas, in the supervision of the Texas prison system.

Kuiper was a member of Silver Spring Christian Reformed Church in Silver Spring, Maryland. Through his church, he participated in the Refugee Sponsorship Committee, Friends in Action, providing free legal assistance to help struggling families, visiting elderly church members, and volunteering at area soup kitchens. He also sent school supplies to children in Afghanistan while his son was deployed there with the Marine Corps.

Kuiper joined the RTC and later transitioned to the FDIC as Counsel. FDIC General Counsel Charles Yi paid tribute to Kuiper's service. "For over 25 years, Gary played an important role in the Legal Division in varying capacities," General Counsel Yi said. "He was a great friend to all—a person of humor, warmth, and integrity. We will miss him, both professionally and personally."

Assistant General Counsel Ruth Amberg recalled the valuable role Kuiper played in the Legal Division. "Gary made important contributions to the agency for many years because of his expertise, and people in every division and office relied on him," Amberg said. "But what made him extra

special—and what I heard time and again from many folks—was the warmth and generosity with which he treated his colleagues. We will miss him greatly."

One of Kuiper's passions was travel. He visited several countries throughout Europe and the Middle East. He was also known by his colleagues and friends as a good listener who was genuinely interested in learning the "how" and "why" of things.

Senior Counsel Sheikha Kapoor had fond recollections of her colleague. "We are deeply saddened by Gary's passing," Kapoor said. "He was an extremely valuable part of our team and an all-around wonderful colleague. Beyond his technical expertise and his admirable lawyering skills, Gary was good-natured, patient, and always willing to share a good story or two. We think of him fondly and are lucky that he contributed so much of his life and his career to public service and the FDIC."

Former Counsel Bea Valdez, who had been a colleague of Kuiper's, described his memorable traits: "Gary Kuiper was larger than life, from his stature, to his generosity, to his sense of humor, his commitment to family and his church, his gusto for good food, and his readiness for adventure. He never walked away from a good political debate and enjoyed engaging those with views contrary to his. He will be greatly missed and leaves a vacuum in his wake."

Counsel Daniel Lonergan shared his reflections. "Gary was an insightful lawyer who was unfailingly easygoing, humble, and kind to all he met and with whom he worked. Those who knew Gary quickly recognized his obvious devotion to his wife and his boys, his patriotism, his belief in public service, and his one-of-a-kind sense of humor. It was a sincere privilege to have known and worked with our friend Gary."

DOA Facilities Operations Specialist Alberto Cornejo said: "Gary was a loyal supporter of all who served in the U.S. Marine Corps. I enjoyed his constant jokes and great smile. He was a big bear of a man, very strong, and an inspirational person. He was very knowledgeable and humanitarian. I will remember him as a happy man."

Kuiper was a member of Silver Spring Christian Reformed Church in Silver

Spring, Maryland. Through his church, he participated in the Refugee Sponsorship Committee, Friends in Action, providing free legal assistance to help struggling families, visiting elderly church members, and volunteering at area soup kitchens. He also sent school supplies to children in Afghanistan while his son was deployed there with the Marine Corps.

Kuiper is survived by his wife, Galeana; son and daughter-in-law Michael and Sherry; son and daughter-in-law Boris and Lauren; son and daughter-in-law Alexander and Hillary; son David; grandchildren Belle, Isaiah, and Elizabeth; brothers and sisters, Ed and Mary Kuiper, Cathy and Ron Bennett, Bob and Judy Kuiper, Rick Kuiper, and Betty and Kerry Gesink; and many nieces and nephews.

Much of the information above was taken from an obituary that appeared in the Washington Post on June 23, 2016.

Rodney W. Tuttila

Former Examiner

Rodney W. Tuttila died on February 11, 2016. He was 73.

Tuttila joined the FDIC in the Eau Claire, Wisconsin, Field Office, as a bank examiner trainee. In 1990, he moved to the Grand Rapids, Michigan, Field Office, where he spent the remainder of his career. He retired in 2004 with 32 years of FDIC service.

Tuttila is survived by his wife of 38 years, Pamela; daughters Chris Geiger and Cathy Radloff (husband Andrew); son Joseph Geiger (wife Donna); grandchildren Blake Mueller, Demie Geiger, and Madelyn Geiger; sister Arlene Tuttila; and several other family members.

John William "Bill" Via, Jr.

Former Counsel

John William "Bill" Via, Jr., 83, died on January 9, 2016, at Alexandria Hospital, Virginia.

Via was born on January 18, 1932, in Henry County, Virginia. He graduated from Fieldale High School, Henry County, Virginia.

In 1952, Via graduated from the University of Virginia with a bachelor of science degree in commerce. He served as chapter president of the International Business

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Fraternity of Delta Sigma Pi and was elected a full member of the Jefferson Literary and Debating Society. He also earned a master of arts degree in economics from the University of Virginia in 1953.

Via enrolled in the University of Virginia School of Law in 1953 and interrupted his law studies in June 1954 for military service. He enlisted in the U.S. Air Force with the rank of airman basic and quickly advanced to the rank of airman second class. He was later promoted to First Lieutenant and served as a headquarters squadron commander until his honorable discharge in 1958.

He returned to his studies at the Univer-

sity of Virginia School of Law and served on the editorial board of the *Virginia Law Review*. He graduated in 1959 and was subsequently elected as a member of The Order of the Coif for “high attainments in the study of law.” He was admitted to the Virginia Bar in 1959, the District of Columbia Bar in 1962, and the Bar of the U.S. Supreme Court in 1972.

Via joined the law firm of Woods, Rogers, Muse, Walker in Roanoke, Virginia, as an associate, and in 1961, he moved to the firm of Patterson, Belknap & Farmer in Washington, D.C. In 1964, he became a senior attorney in the Legal Division of the Board of Governors of the Federal Reserve, where he focused on bank regulatory matters under the Bank Merger

and Holding Company Acts. He became Counsel in the FDIC Legal Division at headquarters in 1970 and worked on bank regulatory and antitrust cases. He retired in 1992.

Via is survived by his partner of more than 30 years, Mary P. Fox; former wife Sara Stephenson Via; children John William Via, III, Walter Stephenson Via (wife Becky), and Henry Fleming Via; granddaughter Laura Elisabeth Via; grandsons Jason Alexander Via and Walter Taylor Via; and many other family members.

Much of the information above was taken from an obituary published by Everly-Wheatley Funerals of Alexandria, Virginia. 🏠

EXECUTIVE LEADERSHIP PROGRAM SPEAKERS

Three Rising FDIC Leaders Tapped as Program Graduation Speakers

Orators demonstrate the art of persuasion.

By SALLY KEARNEY
Office of Communications

In the past year, three FDIC employees delivered commencement speeches that were fresh and persuasive in their use of personal stories to convey a larger meaning.

The occasions were graduation ceremonies for the Executive Leadership Program (ELP), an external developmental program the FDIC offers to CG 11-13 employees. Each year, ELP participants from agencies throughout the federal government spend nine months learning about leadership through training, detail assignments, and executive interviews. At a session's conclusion, ELP class members select two or three peers to speak at their graduation ceremony on the theme, "A Reflection on My Journey Through the Executive Leadership Program." Staff with the Graduate School USA, the ELP's program administrator, also take part in the selection.

FDIC Speakers Honored

FDIC participants were chosen to speak at graduation ceremonies for three consecutive ELP sessions. Charles Hunter Wagner, IT Specialist with DIT at headquarters, addressed his fellow June 2015 graduates. Jennifer Malich, who is leading communi-



Jennifer Malich is enjoying a detail assignment at headquarters that taps into some previously unknown talents. Now, as she told her graduating ELP classmates, she is happy to motivate employees to find their "true north," both professionally and personally.

cations strategy and outreach for the FDIC's Workforce Development Program (WDI) at headquarters, spoke to her February 2016 graduating class. Adrian Rushing, Compliance Examiner, Springfield, Missouri, Field Office, DCP, took the podium for his June 2016 commencement ceremony. Commenting on FDIC speakers being singled out by their peers, Suzannah Susser, Chief Learning Officer and Director of Corporate University (CU), said: "The Executive Leadership Program is an integral part of the FDIC's commitment to grow current and future leaders of the FDIC. It is a testament to our organization that these FDIC participants were chosen by their peers to deliver commencement speeches at their ELP graduations. I am proud of the commitment and achievement of all of our ELP participants and excited for these leaders to use their skills in their work at the FDIC."

Also remarking on their achievement was Delaine Walker, Learning and Development Specialist, CU School of Leadership Development. "I'm thrilled FDIC participants were selected by their program peers and Graduate School USA staff to speak at their graduation ceremonies," she said. "This is their opportunity to share how the program has affected them personally and professionally. This is a significant honor, which shows their personal commitment and achievement during their program participation."

Charles Hunter Wagner: An Introspective Journey

Charles Hunter Wagner started the ELP session with a straightforward plan for developing his leadership skills. All he had to do, he thought, was gather some managerial strategies and learn some motivational techniques, and presto, he would transform himself into a full-fledged leader.

Those notions were soon upended.

What Wagner learned—and what he eloquently described in his commencement remarks—is that leadership begins with the ancient Greek aphorism, "Know thyself." As Wagner explained, becoming a leader is "fundamentally an introspective, discovery



"Becoming a leader is determining your place in this world, and using that understanding in order to affect change in it," Charles Hunter Wagner tells his graduating ELP class at the program commencement ceremony.

process." Gaining a deeper understanding of his strengths and weaknesses was instructive and led Wagner to a different type of transformative experience than what he had originally envisioned. "As I've grown to understand myself better, I've also become increasingly aware of how little I know, and how much more there is to learn," he said. Lately, his colleagues have remarked on his professional growth, enabling Wagner to confirm his progress.

Sharing these insights with the ELP graduating class was another new experience for Wagner. "This was the largest group I had ever spoken to," he said. "Even though I am not all that fond of public speaking, it was exciting. I was proud to represent the FDIC at the ceremony and reflect on the time I had invested in the program and the time the FDIC had invested in me."

To read the full text of Wagner's remarks, *see page 18.*

Jennifer Malich: Discovering Unrealized Potential

Jennifer Malich is convinced that if not for the ELP, she would have been perfectly content to remain an examiner in Florida for the rest of her career. Enrolling in the program precipitated a sea change. Self-assessments led to soul-searching, and soon

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EXECUTIVE LEADERSHIP PROGRAM SPEAKERS

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Malich was unearthing new, heretofore undiscovered talents. Much as she loved examining banks, new horizons were beckoning.

Speaking at her graduation, Malich wove her personal experience into a more universal story of self-discovery. Using the image of a compass, she chronicled her journey from Destin, Florida, to Washington, D.C., and from the job of supervisory examiner to her current detail assignment as communications leader for the WDI. “The great thing about a compass is that it’s always finding north for you,” she said.

Now Malich is making the most of those talents to motivate employees agency-wide and to share her passion for the FDIC.

A self-described introvert usually “deathly afraid of public speaking,” Malich nevertheless braved about 200 of her peers at the ceremony and extolled the importance of finding one’s true values. “What are those unchanging drivers in your life that will always lead you to the right decision?” she asked. Malich has found hers. “In whatever role I play, I will do my very best to impact people’s lives so they can tap into their best self.”

For the full text of Malich’s speech, *see page 19.*

Adrian Rushing: The Leader’s Compass

After graduating from high school, Adrian Rushing had a well-defined plan for his life. He would follow in his father’s footsteps as a community banker in his family’s small Missouri hometown. When, 18 years later, Rushing scrapped the plan and “took a big leap out of rural life” to join the FDIC as a mid-career examiner, he felt like Columbus venturing into uncharted waters.

Enrolling in the ELP, Rushing embarked on a quest for his own leadership compass. The ELP provided ample opportunities to flex his leadership skills, but it was an interview with former Chairman Sheila Bair that gave Rushing the definition he sought. Having a moral compass, a personal philosophy and set of convictions on which to base decisions and actions, is a leader’s most critical trait, Bair told Rushing. Holding fast to core principles enables a leader to set a sure course even in the face of external pressures.

Rushing now had the compass he needed. During his interviews with current FDIC executives, he was able to observe a common adherence to core principles to guide decisions—the same trait that Chairman Bair had articulated.

Rushing also confidently shared this insight with his graduating ELP classmates. “Hold fast to your compass,” he urged, “let it



For Adrian Rushing, the ELP opened doors he never thought possible. In particular, Rushing learned a life-changing lesson from his executive interviews, which he shared in his commencement remarks.

guide you to lead your organization into the future and to new worlds yet undiscovered.”

For the full text of Rushing’s speech, *see page 21.* 🏠

Charles Hunter Wagner-ELP Commencement Speech

The thing about becoming a leader that they don't tell you is that it's not a collection of strategies to manage people, though that helps. It's not a series of behaviors to motivate employees, though that helps too. It's not a set of techniques to diffuse tense situations at work, or an inventory of master negotiation tactics – although each of these also helps.

The thing about becoming a leader that they don't tell you is that it is fundamentally an introspective, discovery process. Becoming a leader is determining your place in this world, and using that understanding in order to affect change in it. Becoming a leader is knowing yourself well enough to cast that aside in order to better understand others. Becoming a leader is itself a journey and I think an important one that never truly ends.

When I began this program I assumed it would be a collection of strategies to manage people, and a series of behaviors to motivate employees. Instead these last nine months have been an opportunity to hone my understanding of my strengths and of my weaknesses. And it has been a rewarding and a humbling experience.

Over the course of the Executive Leadership Program, our individual leadership journeys have been accompanied and I think augmented by our team members. And I count myself very lucky to have been randomly paired up with the individuals on my team, the Seven Wonders. Each of the Seven Wonders taught me something unique, in their own way revealing the different styles of leadership that are each important to exerting progress and change in the world.

As I've grown to understand myself better, I've also become increasingly aware of how little I know. And how much more there is to learn. I know empirically that I have grown professionally – and colleagues have told me so. I know that I have grown personally; I know that my wife loves many of my newfound skills in emotional intelligence and conflict management: *I am now emotionally intelligent enough to know when not to get into a conflict with her.*

But let me conclude my remarks with something of a recommendation – I won't call it advice, because as the old joke goes – the only difference between wisdom and advice is that advice is always unasked for. Surely a recommendation sounds more innocuous?

May each of you continue your own leadership journey in earnest, once the speeches are done and the program has concluded; may you not be drawn back into your former self. After all, to live is to change, and to seize change is to lead. May you all be the leaders you that you imagine.

Jennifer Malich-ELP Commencement Speech

Center your compass and find your north. That's been my personal motto for the last 15 years. It was also adapted by my team, Team Polaris, to serve as our Team motto. But for me, there is a deeper meaning behind these words. Before joining the FDIC, I spent nearly two decades in the hospitality industry. And I loved every minute of it. It's also quite the unconventional path to where I am now.

I currently live in Destin, Florida, a small idyllic seaside town. About 13 years ago, someone told me I needed to get out of Destin, and go make something of myself. This person said "that I was too talented to waste it flipping eggs." So I did. I left. It took me about eight years, but I eventually made it back to Destin working out of the FDIC's Pensacola Field Office. So, that's where I came from, but where I am headed now?

Well, the great thing about a compass is that it's always finding north for you. When I started this program last May, I would tell you that I could retire a grade 12 examiner and be perfectly content. I had a wonderful life. Then I came to session one and did some soul searching. I realized that I was back at that pivotal moment of life where it might be time to get out of Destin again and go make something of myself. I realized that in my current role I was not only selling myself short but I was also capable of serving my agency and my community at a much higher level.

Initially, I viewed the Executive Leadership Program as a personal journey. As the participants here know, we had several assignments to complete over the past nine months that would challenge our resolve. While I considered this a personal journey at first, I came to realize an important fact: Leadership is simply about relationships. Those that you create, nurture, and develop. Every assignment I completed led me to this deeper understanding ... from volunteering with Habitat for Humanity, to conducting interviews, to my mentoring relationships both as mentee and as mentor.

There are two moments I would like to share that have changed me as a person during the past nine months. First of all, my team project was on Inclusion, a topic I knew little about and honestly didn't care much about before starting to research it in depth. Inclusion is defined as "creating an environment in which employees share a sense of belonging, mutual respect, and commitment from others so that they can do their best work." The more research I conducted, the more I saw inclusion in the workplace, and not just my workplace, but all workplaces, and in the interactions between strangers. I was also asked to be a part of a pilot program within my division called "Small Acts of Inclusion." I was provided some source documents to review a few months prior to the pilot course. There was one document that listed about 30 ways that a person can engage in small acts of inclusion in their daily activities with little effort. When I first looked at the list, I could honestly say I was only doing two to three activities on a regular basis. Shame on me. You might be thinking that I needed to check my compass heading? Well, I did. And a few months later, immediately before the pilot course, I went through the list again and found that I was doing about 22 of the activities daily without putting any thought or effort into the activities themselves. I believe this was the result of simply becoming aware of what inclusion is and how simple it can be to effect change not only in your life but in the environment in which you exist. As a result, my relationships flourished. My networks increased. All because I started seeing the world with my eyes wide open and greeting people with a

Jennifer Malich-ELP Commencement Speech

genuine smile because I am interested in what they have to say. Did I impact others? I don't know. But have others impacted me? Absolutely.

The second moment that has had a significant influence on my life during this journey has been my developmental assignment, which turned into a detail assignment. So, I have actually been in D.C. since July. I became responsible for establishing and implementing a comprehensive communications strategy for the FDIC Chairman's initiative, which aims to develop future leaders of the FDIC. Strangely enough, I am very much an introvert and deathly afraid of public speaking. This assignment has enhanced my organizational awareness and allowed me to view the organization through a different lens. The assignment also allows me to use my talents and skills to help motivate all levels of employees with the same passion that I hold for the organization and impact the future success of my agency. It has also given me the opportunity to really understand the D.C. lifestyle, so I can make an informed decision of whether I want to trade in my flip-flops for a snow shovel.

I will leave you with this. I don't know exactly what my next role will be, or my last role, but I do know that in whatever role I play, I will do my very best to impact people's lives so they can tap into their best self.

So now I challenge all of you to take a moment. And center your compass—think about where you are, find your north. What are your values? What are those unchanging drivers in your life that will always lead you to right decision? Then, and only then, will you truly find your way. And if you're like me, you just might find that your compass may truly be pointing north.

Thank you.

Adrian Rushing-ELP Commencement Speech

As I reflect back on my journey through the ELP Program, my story would not be complete without telling you a little about myself. As a kid, I grew up hearing all there was to know about banking. My father was a community banker in a small rural town in Missouri. My mother was an elementary counselor at the local school district. In fact, they have long since retired and still live in that town. After high school, I had my life all planned out, knowing exactly what I wanted to do, work and retire in a community bank. So after 18 years in banking, I did the unexpected – I stepped out of my comfort zone, took a big leap out of rural life, and joined the FDIC under its “mid-career” program. I felt a bit like Christopher Columbus out to discover the New World, with only a compass in hand. I just didn’t realize how important that compass would be.

My ELP journey took me to some uncharted waters and outside my comfort zone of serving as a compliance examiner in Springfield, Missouri. I first spent three months in another region, serving as a member of management and in the role of an Acting Supervisory Examiner in Detroit, Michigan. Then I journeyed to Washington, D.C., to work in the Supervisory Policy section for three months. While in policy, I attended interagency meetings of the FFIEC held at the OCC and Federal Reserve. The assignment ended with a high-profile presentation introducing the new bank ratings system to the Deputy Director of our division, among other D.C. executives. While in D.C., I would also get to participate in executive interviews of our FDIC Vice Chairman, Chief Operating Officer, and Chief Financial Officer, among others. In addition, I learned that the ELP Program can open doors you never thought possible. With some encouragement from my mentor, I took a chance and decided to request an executive interview with former FDIC Chairman Sheila Bair via e-mail. It was either, go big or go home – right! I mean that must have been how Columbus felt. And you know what, she said “yes.”

As you may recall, Ms. Bair led the FDIC through the financial crisis and the many bank failures that occurred as a result. The interview, conducted by phone, was phenomenal. In one of the most memorable moments, I asked Ms. Bair: How did you stand firm in your convictions, even when facing intense opposition? Her answer was simple, yet profound:

“Hold firm to your own philosophy, which provides a core and center of what is important and what is not. This philosophy serves as a guidepost, so that you can arrive at a course of action.” Ms. Bair went on to say that having a “moral compass as your guide” is the most critical leadership trait.

I believe Ms. Bair is right. Having a moral compass as your guide is the most enduring leadership trait. My journey through the ELP provided exposure to the FDIC’s finest. As I studied those leaders, Ms. Bair’s most critical leadership characteristic continued to emerge. Each individual had a “core and center” that guided their decisions. It is often more fondly referred to as “gut instinct.” No matter what it is called, it is often readily identifiable in effective leadership. For Ms. Bair, her moral compass would not permit her to follow the crowd and call for reduced bank capital requirements, despite pressure from Capitol Hill and the leadership from various other regulatory agencies. As we all now know, hundreds of banks ended in failure as a

Adrian Rushing-ELP Commencement Speech

result of the financial crisis. By using her moral compass and going against popular thought, Ms. Bair saved millions in the FDIC insurance fund, protected consumers, and reduced the impact of the crisis on the financial system. Look at Columbus. Everyone said the world was flat and he would fall off the edge of the earth, yet he believed there was more, and he was right. Are you ready to believe there is more, to take a stand when others may say that isn't the way?

We walk away from this program having received instruction on numerous topics from some of the finest leadership instructors. In addition, we have witnessed various leaders in action and even been given the opportunity to take a leadership role through our developmental assignments. As we return home to lead our organizations, I want to ask each of you a question. What is your core and center? I want to challenge each of you to get a clear vision of your core convictions and principles – your moral compass. We will have moments of challenge, but knowing who we are and what we stand for will guide us through our decisions. This will be our moment to shine, to put our leadership skills in practice. Hold fast to your compass, let it guide you to lead your organization into the future and to new worlds yet undiscovered.